



In re Patent Application of:) Attorney Docket No. 47004.000259
David S. JONES) Art Unit: 3629
Application No.: 10/686,628) Examiner: Unassigned
Filed: October 17, 2003)

For: METHOD AND SYSTEM FOR DISTRIBUTED CHECK PROCESSING AT A
PLURALITY OF SITES

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicant respectfully requests consideration of the reference listed on the attached Form PTO/SB/08A. A copy of the reference listed is also enclosed.

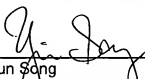
Applicant respectfully points out that the submission of the listed document in this Information Disclosure Statement is not an admission that it is a prior art or that it is material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made.

Applicant respectfully requests that the Examiner consider the reference cited on the Form PTO/SB/08A and that the Examiner indicate that the reference has been considered in this application by returning a copy of the Form PTO/SB/08A with the Examiner's initials in the left column per MPEP 609.

This IDS is submitted prior to the issuance of a first Office Action on the merits;
therefore, it is believed that no fees are required in connection therewith. If any fees are
necessitated by the filing of this Information Disclosure Statement, please charge the
undersigned's Deposit Account No. 50-0206.

Respectfully submitted,
HUNTON & WILLIAMS LLP

By:


Yisun Song
Registration No. 44,487

Hunton & Williams, LLP
1900 K Street, N.W., Suite 1200
Washington, D.C. 20006-1109
(202) 955-1500 (Telephone)
(202) 778-2201 (Facsimile)

Dated: February 18, 2004

YS/sdw

Substitute for form 1449A/PTO		Application Number 10/686,628		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date October 17, 2003		
		First Named Inventor David S. JONES		
		Art Unit 3629		
		Examiner Name Not Assigned		
		Attorney Docket Number 47004.000259		
Sheet 1	of 1	OTHER DOCUMENTS		
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
	1.	Visa & Carnegie Mellon Plan Online Payment Scheme 2/15/95, Newsbytes News Network, pp. 1-2		
EXAMINER SIGNATURE /Ann Loftus/		DATE CONSIDERED 03/02/2008		
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.				